

Attorney's Docket No. 17207-00011

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS AND SYSTEMS FOR IDENTIFYING EARLY TERMINATING LOAN CUSTOMERS, the specification of which:

CUSTOMERS, the spec	cirication of	wnich:	
(check one)	. [ ]	is attached hereto	
	[✔]	was filed on April 6, 2001 as Application Serial No and was amended on	. 09/827,721
I hereby state that I have re amended by any amendme		understand the contents of the above identified speo above.	cification, including the claims, a
I acknowledge the duty to Title 37, Code of Federal F	disclose inf Regulations	formation which is material to the examination of $tl \S 1.56(a)$ .	is application in accordance with
and, insofar as the subject application in the manner in disclose material information	et matter of provided by ion as defir	Title 35, United States Code, §120 of any United each of the claims of this application is not distributed the first paragraph of Title 35, United States Code, and in Title 37, Code of Federal Regulations, §1.5 the national or PCT international filing date of this a	closed in the prior United State \$112. I acknowledge the duty to 6(a) which occurred between the
Application Serial No.	_	Filing Date Status (pate	ented, pending, abandoned)
I hereby claim the benefit below: Application Serial No.		35, United States Code §119(e) of any United State  Filing Date n si	s provisional application(s) listed dditional provisional application umbers are listed on a applemental riority sheet attached hereto.
and transact all business in t Ronald E. Myrick, Reg Henry I. Steckler, Reg. Company, 3135 Eastor Rasche, Reg. No. 37,9 T. Atkins, Reg. No. 43 A. Lanahan, Reg. No. 4 Metropolitan Square, S	he Patent and g. No. 26,3 . No. 24,13 n Turnpike, 16; Michae ,476; Alan 47,732; and	nventor, I hereby appoint the following attorney(s) and/or I Trademark Office connected therewith. (list name and results; Henry J. Policinski, Reg. No. 26,621; Jay L 9; and James W. Mitchell, Reg. No. 25602, all Fairfield, CT 06431; John S. Beulick, Reg. No. I Tersillo, Reg. No. 42,180; Gordon F. Sieckman L. Cassel, Reg. No. 35,842; Thomas M. Fisher di Robert B. Reeser III, Reg. No. 45,548; all of A St. Louis, MO 63102-2740	Chaskin, Reg. No. 24,030; of General Electric 33,338; Patrick W. ann, Reg. No. 28,667; Bruce, Reg. No. 47,564; Joseph Armstrong Teasdale, One
Send Correspondence to:			Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale LLP One Metropolitan Square St. Louis, MO 63102-274	, Suite 2600		John S. Beulick 314/621-5070

Attorney's Docket No. 17207-00011

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

# SOLE OR FIRST INVENTOR: Full Name: Oumar Nabe Date: June 15, 2001 Residence: New York, NY Citizenship: United States of America Post Office Address: 765 Riverside Drive, Apt. #6D, New York, NY 10032 SECOND JOINT INVENTOR, IF ANY: Full Name: David J. Fogarty Date: June 15 2001 Residence: Riverside, CT Citizenship: United States of America Post Office Address: 36 Crescent Road, Riverside, CT 06878 THIRD INVENTOR, IF ANY: Full Name: Ian R. Bell Date: Residence: Peebles, United Kingdom Citizenship: United Kingdom Post Office Address: 42 Edderston Ridge, Clover Law, Peebles, United Kingdom EH45 9NA FOURTH INVENTOR, IF ANY: Full Name: Maria Abdul Karim Signature: \_\_\_ Date: Residence: Singapore, Singapore Citizenship: Singapore Post Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singapore 390 060, Singapore FIFTH INVENTOR, IF ANY Full Name: Rossen G. Valtchanov Signature: \_ Residence: Leeds, United Kingdom Citizenship: Bulgaria

Post Office Address: 120 Springfield Road, Morley, Leeds LS27 9TA, United Kingdom

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS AND SYSTEMS FOR IDENTIFYING EARLY TERMINATING LOAN

CUSTOMERS, the speci	fica	tion of	which:	
(check one)	[	]	is attached hereto	
	[ :	<b>X</b> ]	was filed on <u>April 6, 2001</u> as Application Serial No and was amended on	09/827,721
I hereby state that I have reamended by any amendmen			d understand the contents of the above identified spectors above.	ification, including the claims, a
I acknowledge the duty to of Title 37, Code of Federal Ro			formation which is material to the examination of th $\S1.56(a)$ .	is application in accordance with
and, insofar as the subject application in the manner p disclose material information	ma rovi on a	tter of ded by is defir	Title 35, United States Code, §120 of any United Feach of the claims of this application is not disc the first paragraph of Title 35, United States Code, and in Title 37, Code of Federal Regulations, §1.50 the national or PCT international filing date of this approximation.	losed in the prior United State §112. I acknowledge the duty to (a) which occurred between th
Application Serial No.	<u>-</u>		Filing Date Status (pate	nted , pending, abandoned)
I hereby claim the benefit ubelow:  Application Serial No.		r Title	nı sı	dditional provisional application dditional provisional application ambers are listed on a applemental iority sheet attached hereto.
and transact all business in the Ronald E. Myrick, Reg Henry I. Steckler, Reg. Company, 3135 Easton Rasche, Reg. No. 37,91 T. Atkins, Reg. No. 43, A. Lanahan, Reg. No. 4	e Pa No Tu 6; N 476	o. 26,3 . 24,13 rnpike Michae ; Alan 32; an	nventor, I hereby appoint the following attorney(s) and/or again trademark Office connected therewith. ( <i>list name and region</i> 15; Henry J. Policinski, Reg. No. 26,621; Jay L. 39; and James W. Mitchell, Reg. No. 25602, all 6; Fairfield, CT 06431; John S. Beulick, Reg. No. 12,180; Gordon F. Sieckman L. Cassel, Reg. No. 35,842; Thomas M. Fisher d Robert B. Reeser III, Reg. No. 45,548; all of A. 5,548; Louis, MO 63102-2740	Chaskin, Reg. No. 24,030; of General Electric. 33,338; Patrick W. ann, Reg. No. 28,667; Bruce Reg. No. 47,564; Joseph
Send Correspondence to:  John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, St. Louis, MO 63102-274		te 2600	0	Direct Telephone Calls To:  John S. Beulick 314/621-5070

Attorney's Docket No. **17207-00011** 

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

SOLE OR FIRST INVENTOR:	
Full Name: Oumar Nabe	
Signature:	Date:
Residence: New York, NY	
Citizenship: United States of America	
Post Office Address: 765 Riverside Drive, Apt. #6D, New York, NY 100	32
SECOND JOINT INVENTOR, IF ANY:	
Full Name: David J. Fogarty	
Signature:	Date:
Residence: Riverside, CT	
Citizenship: United States of America	
Post Office Address: 36 Crescent Road, Riverside, CT 06878	
THIRD INVENTOR, IF ANY:	
Full Name: Ian R. Bell	
Signature: a Berr	Date: 19TH JUNE 2001
Residence: Peebles, United Kingdom	
Citizenship: United Kingdom	
Post Office Address: 42 Edderston Ridge, Clover Law, Peebles, United K	ingdom EH45 9NA
FOURTH INVENTOR, IF ANY:	
Full Name: Maria Abdul Karim	
Signature:	Date:
Residence: Singapore, Singapore	
Citizenship: Singapore	
Post Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singapore	390 060, Singapore
FIFTH INVENTOR, IF ANY	
Full Name: Rossen G. Valtchanov	
Signature:	Date:
Residence: Leeds, United Kingdom	
Citizenship: Bulgaria	
Post Office Address: 120 Springfield Road, Morley, Leeds LS27 9TA, Un	nited Kingdom

# DECLARATION AND POWER OF ATTORNEY AUG 1 3 2001

Attorney's Docket No. **₺**17207-00011

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS AND SYSTEMS FOR IDENTIFYING EARLY TERMINATING LOAN CUSTOMERS, the specification of which:

00010112120, 110 spress			***************************************	
(check one)	ſ.	]	is attached hereto	
		<b>x</b> ]	was filed on <u>April 6, 2001</u> as Application Serial No. and was amended on	09/827,721
I hereby state that I have rev amended by any amendment			understand the contents of the above identified specifo above.	fication, including the claims, as
acknowledge the duty to d Title 37, Code of Federal Re	iscl gul	ose infations {	formation which is material to the examination of this $\S1.56(a)$ .	s application in accordance with
and, insofar as the subject application in the manner prodisclose material information	ma ovid n a	tter of ded by is defin	Title 35, United States Code, §120 of any United S each of the claims of this application is not discle the first paragraph of Title 35, United States Code, § ned in Title 37, Code of Federal Regulations, §1.56 the national or PCT international filing date of this approximation.	osed in the prior United States 112. I acknowledge the duty to (a) which occurred between the
Application Serial No.	_		Filing Date Status (paten	ted , pending, abandoned)
	<del>-</del>			
I hereby claim the benefit unbelow:  Application Serial No.		r Title	nu sur	provisional application(s) listed ditional provisional application mbers are listed on a oplemental ority sheet attached hereto.
Ronald E. Myrick, Reg. Henry I. Steckler, Reg. Company, 3135 Easton Rasche, Reg. No. 37,916 T. Atkins, Reg. No. 43,4 A. Lanahan, Reg. No. 4	No. No. Tui 6; N	tent and c. 26,3 . 24,13 rnpike Michae i; Alan 32; and	Trademark Office connected therewith. ( <i>list name and regis</i> . 15; Henry J. Policinski, Reg. No. 26,621; Jay L. 39; and James W. Mitchell, Reg. No. 25602, all o g. Fairfield, CT 06431; John S. Beulick, Reg. No. el Tersillo, Reg. No. 42,180; Gordon F. Sieckman L. Cassel, Reg. No. 35,842; Thomas M. Fisher, d Robert B. Reeser III, Reg. No. 45,548; all of A St. Louis, MO 63102-2740	Chaskin, Reg. No. 24,030; f General Electric 33,338; Patrick W. nn, Reg. No. 28,667; Bruce Reg. No. 47,564; Joseph
Send Correspondence to:				Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, St. Louis, MO 63102-2740		te 2600	)	John S. Beulick 314/621-5070
				· ·

Attorney's Docket No. 17207-00011

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

SOLE OR FIRST INVENTOR:			
Full Name: Oumar Nabe			
Signature:	Date:	<del></del>	
Residence: New York, NY			
Citizenship: United States of America			
Post Office Address: 765 Riverside Drive, Apt. #6D, New York, NY	10032		
SECOND JOINT INVENTOR, IF ANY:			
Full Name: David J. Fogarty			
Signature:	Date:		
Residence: Riverside, CT			
Citizenship: United States of America			
Post Office Address: 36 Crescent Road, Riverside, CT 06878			
THIRD INVENTOR, IF ANY:			
Full Name: lan R. Bell			
Signature:	Date:		
Residence: Peebles, United Kingdom			
Citizenship: <u>United Kingdom</u>			
Post Office Address: 42 Edderston Ridge, Clover Law, Peebles, Unit	ed Kingdom E	EH45 9NA	
FOURTH INVENTOR, IF ANY:			
Full Name: Maria Abdul Karim			
Signature:	Date:	19th June	2001
Residence: Singapore, Singapore			
Citizenship: Singapore		· · · ·	
Post Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singa	pore 390 060,	Singapore	
FIFTH INVENTOR, IF ANY			
Full Name: Rossen G. Valtchanov			
Signature:	Date:		
Residence: Leeds, United Kingdom			<u> </u>
Citizenship: Bulgaria			
Post Office Address: 120 Springfield Road, Morley, Leeds LS27 9TA	A, United King	dom	

AUG 1 3 2001

Attorney's Docket No. **17207-00011** 

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS AND SYSTEMS FOR IDENTIFYING EARLY TERMINATING LOAN CUSTOMER'S, the specification of which:

(check one)	[	1	is attached hereto	
	įx	<b>(</b> ]	was filed on <u>April 6, 2001</u> as Application Scrial No and was amended on	. <u>09/827,721</u>
hereby state that I have revamended by any amendment			d understand the contents of the above identified specto above.	cification, including the claims, a
acknowledge the duty to clittle 37. Code of Federal Re			formation which is material to the examination of th $\S1.56(a)$ .	is application in accordance wit
and, insofar as the subject application in the manner production in the manner produced information and the subject and the su	mat ovid on as	ter of led by s defin	Title 35, United States Code, §120 of any United f each of the claims of this application is not discount the first paragraph of Title 35, United States Code, ned in Title 37, Code of Federal Regulations, §1.50 the national or PCT international filing date of this approximately states of the same of the s	losed in the prior United State §112. I acknowledge the duty to 5(a) which occurred between the
Application Serial No.	_		Filing Date Status (pate	nted, pending, abandoned)
hereby claim the benefit upelow: Application Serial No.		Title	ni	s provisional application(s) listed dditional provisional application ambers are listed on a applemental ciority sheet attached hereto.
Ronald E. Myrick, Reg. Henry I. Steckler, Reg. Company, 3135 Easton Rasche, Reg. No. 37,91 T. Atkins, Reg. No. 43,4 A. Lanahan, Reg. No. 4	No. No. Turi 6; M 176; 7,73	26,3 24,13 npike lichad Alar 2; an	nventor, I hereby appoint the following attorney(s) and/or at Trademark Office connected therewith. ( <i>list name and regis</i> 15; Henry J. Policinski, Reg. No. 26,621; Jay L 39; and James W. Mitchell, Reg. No. 25602, all c., Fairfield, CT 06431; John S. Beulick, Reg. No. el Tersillo, Reg. No. 42,180; Gordon F. Sieckman L. Cassel, Reg. No. 35,842; Thomas M. Fisher and Robert B. Reeser III, Reg. No. 45,548; all of A., St. Louis, MO 63102-2740	Chaskin, Reg. No. 24,030; of General Electric . 33,338; Patrick W. ann, Reg. No. 28,667; Bruce . Reg. No. 47,564; Joseph
Send Correspondence to:				Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale LLP One Metropolitan Square. St. Louis, MO 63102-2740		e 2600	0	John S. Beulick 314/621-5070

Attorney's Docket No. **17207-00011** 

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

SOLE OR FIRST INVENTOR:	
Full Name: Oumar Nabe	
Signature:	Date:
Residence: New York, NY	
Citizenship: United States of America	
Post Office Address: 765 Riverside Drive, Apt. #6D, New York, NY 100	32
SECOND JOINT INVENTOR, IF ANY:	
Full Name: David J. Fogarty	
Signature:	Date:
Residence: Riverside, CT	
Citizenship: United States of America	
Post Office Address: 36 Crescent Road, Riverside, CT 06878	*
THIRD INVENTOR, IF ANY:	
Full Name: Ian R. Bell	
Signature:	Date:
Residence: Peebles, United Kingdom	
Citizenship: United Kingdom	
Post Office Address: 42 Edderston Ridge, Clover Law, Peebles, United K	ingdom EH45 9NA
FOURTH INVENTOR, IF ANY:	
Full Name: Maria Abdul Karim	
Signature:	Date:
Residence: Singapore, Singapore	
Citizenship: Singapore	
Post Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singapore	390 060, Singapore
FIFTH INVENTOR, IF ANY	
Full Name: Rossen G. Valtchanov	
Signature: Pour 6	Date: 20.06.2001
Residence: Leeds, United Kingdom	
Citizenship: Bulgaria	
Post Office Address: 120 Springfield Road, Morley, Leeds LS27 9TA, Ur	nited Kingdom